

Information to identify the case:

Debtor 1 Matthew Sterling Smith
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7297**

EIN --_-----

Debtor 2 Tiffany Rachelle Smith
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2879**

EIN --_-----

United States Bankruptcy Court **District of Utah**

Case number: **21-22297 JTM**

Chapter 7

Petition date: 5/25/21

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew Sterling Smith

Tiffany Rachelle Smith

8/25/21

By the court: Joel T. Marker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew Sterling Smith
Tiffany Rachelle Smith
Debtors

Case No. 21-22297-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 25, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Matthew Sterling Smith, 6031 S Thorncrest Way Unit 205, Salt Lake City, UT 84118-8092
jdb	+ Tiffany Rachelle Smith, 6031 S Thorncrest Way Unit 205, Salt Lake City, UT 84118-8092
11852047	+ ACI Payments, PO Box 8525, Pompano Beach, FL 33075-8525
11852050	+ Associates of Pathology, 1200 East 3900 South, Salt Lake City, UT 84124-1300
11852051	Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001
11852052	+ Bonneville Collections, 6026 Fashion Point Dr, South Ogden, UT 84403-4851
11852065	+ COVENANT MEDICAL CENTER - EMERGENCY ROOM, 3615 19th Street, Lubbock, TX 79410-1209
11852054	+ Carrington Square Apartments, 4767 Englishmanway 3104, Kearns, UT 84118-8035
11852055	+ Cbe Group, 131 Tower Park Drive Suite 100, Waterloo, IA 50701-9374
11852058	+ Citizens Medical Center, 2701 Hospital Drive, Victoria, TX 77901-5749
11852066	+ D&A Services, LLC of IL, 1400 E. Touhy Ave. Ste. G2, Des Plaines, IL 60018-3338
11852068	+ Davis Hospital, PO Box 6250, Madison, WI 53716-0250
11852073	EPIC, P.O. Bo 96398, Oklahoma City, OK 73143-6398
11852074	+ Epic Emergency Physicians Integrated, 5475 Adams Avenue Parkway, Ogden, UT 84405-6905
11852077	+ Fillmore Spencer, 3301 N University Ave, Provo, UT 84604-4438
11852078	+ First Portfolio Ventures, 3091 Governors Lake Drive #500, Norcross, GA 30071-1135
11852079	+ IASIS Davis Hospital & Medical Center, 1600 W. Antelope Dr., Layton, UT 84041-1142
11852081	+ Intermountain Health Care, P.O. Box 35145, Seattle, WA 98124-5145
11852084	+ J. Benson Miller, 3081 S State Street - 2nd Floor, Salt Lake City, UT 84115-3832
11852086	+ Kara North, 3301 N. University Ave, Provo, UT 84604-4438
11852090	+ Lubbock Diagnos, 5651 Broadmoor, Mission, KS 66202-2407
11852092	+ Mediation Recovery Center, PO Box 115, DeKalb, IL 60115-0115
11852093	+ Medical Data Systems I, 755 West Nasa Boulevard, Melbourne, FL 32901-1815
11852094	+ Medical Revenue Service, P.O. Box 1940, Melbourne, FL 32902-1940
11852096	+ Monarch Recovery Management, PO Box 986, Bensalem, PA 19020-0986
11852098	+ Mrci, 132 N 3rd St, Dekalb, IL 60115-3302
11852101	+ Northstar Judgment Recovery, 212 E Crossroads Blvd, Suite 403, Saratoga Springs, UT 84045-2966
11880246	+ Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11852105	+ Scheer, Green & Burke Co, 1 Seagate Suite 640, Toledo, OH 43604-4501
11852106	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
11852107	+ Texas Medicaid & Healthcare Partnership, 12357-B Riata Trace Parkway, Austin, TX 78727-6526
11852111	+ United Collections Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
11852114	+ Waypoint Resource Grou, Po Box 8588, Round Rock, TX 78683-8588
11852115	+ Western Anesthesia, 630 Medical Dr., Bountiful, UT 84010-4908

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11852049	+ Email/Text: e-bankruptcy@americafirst.com	Aug 25 2021 23:05:00	America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
11852057	Email/Text: bkinfo@ccfi.com	Aug 25 2021 23:05:00	Check Smart, 7001 Post Road, Suite 300, Dublin, OH 43016
11852108	Email/Text: bankruptcy@cottonwoodfinancial.com	Aug 25 2021 23:05:24	The Cash Store, 101 N. West State Rd., Suite 102,

District/off: 1088-2

User: admin

Page 2 of 4

Date Rcvd: Aug 25, 2021

Form ID: 318

Total Noticed: 65

			American Fork, UT 84003
11852056	+ Email/Text: bankruptcy@checkcity.com	Aug 25 2021 23:05:23	Check City, PO Box 970028, Orem, UT 84097-0014
11852059	+ Email/Text: scott@cdilubbock.com	Aug 25 2021 23:04:00	Collectech, 1721 45th Street, Lubbock, TX 79412-1731
11852060	+ Email/Text: banko1@cpicollects.com	Aug 25 2021 23:05:00	Collection Professiona, 1117 Coffeen Ave, Sheridan, WY 82801-5323
11852061	EDI: COMCASTCBLCENT	Aug 26 2021 03:08:00	Comcast, P.O. Box 34744, Seattle, WA 98124-1744
11852063	+ EDI: COMCASTCBLCENT	Aug 26 2021 03:08:00	Comcast, 9602 300 W, Sandy, UT 84070-3336
11852062	+ EDI: COMCASTCBLCENT	Aug 26 2021 03:08:00	Comcast Corporation, Comcast Center, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
11852064	+ EDI: CACINC.COM	Aug 26 2021 03:08:00	Consumer Adjustment Co, 12855 Tesson Ferry Road, Saint Louis, MO 63128-2911
11852064	+ Email/Text: EDI@CACIONLINE.NET	Aug 25 2021 23:05:00	Consumer Adjustment Co, 12855 Tesson Ferry Road, Saint Louis, MO 63128-2911
11852070	+ EDI: NAVIENTFKASMDOE.COM	Aug 26 2021 03:08:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
11852072	+ EDI: ESSL.COM	Aug 26 2021 03:08:00	Dish, PO Box 7203, Pasadena, CA 91109-7303
11852076	+ Email/Text: bankruptcy@expressrecovery.com	Aug 25 2021 23:05:00	Express Recovery Svcs, Po Box 26415, Salt Lake City, UT 84126-0415
11852083	EDI: IRS.COM	Aug 26 2021 03:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
11852085	+ Email/Text: banko@bonncoll.com	Aug 25 2021 23:05:00	Jensen & Sullivan, PO Box 150612, Ogden, UT 84415-0612
11852087	+ EDI: CAPIO.COM	Aug 26 2021 03:08:00	Law Offices Mba, 3400 Texoma Parkway, Sherman, TX 75090-1916
11852091	+ Email/Text: bknotices@lac77.com	Aug 25 2021 23:05:00	Lucky's Auto, 3780 S Redwood Rd, West Valley, UT 84119-3823
11852095	+ Email/Text: mmrgbk@miramedrg.com	Aug 25 2021 23:05:00	Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
11852097	+ Email/Text: wendy@mountainlandcollections.com	Aug 25 2021 23:05:00	Mountainland Collectio, Po Box 1280, American Fork, UT 84003-6280
11852099	+ Email/Text: wendy@mountainlandcollections.com	Aug 25 2021 23:05:00	Mtn Land Col, Po Box 1280, American Fork, UT 84003-6280
11852100	+ Email/Text: bankruptcy@ncaks.com	Aug 25 2021 23:05:00	National Credit Adjust, P.o. Box 550, Hutchinson, KS 67504-0550
11852067	Email/Text: smgutahbankruptcycourt@steward.org	Aug 25 2021 23:04:25	Davis Hospital, PO Box 27012, Salt Lake City, UT 84127-0012
11852069	Email/Text: smgutahbankruptcycourt@steward.org	Aug 25 2021 23:04:25	Davis Hospital & Medical Center, PO Box 277273, Atlanta, GA 30384
11852080	Email/Text: smgutahbankruptcycourt@steward.org	Aug 25 2021 23:04:25	Iasis Healthcare, 406 W South Jordan Parkway, #300, South Jordan, UT 84095
11852103	Email/Text: bwilson@pendrickcp.com	Aug 25 2021 23:05:00	Pendrick Capital Partners, LLC, 6029 Ridge Ford Dr, Burke, VA 22015
11852104	Email/Text: info@phoenixfinancialsvcs.com	Aug 25 2021 23:04:00	Phoenix Financial Services LLC, 8902 Otis Ave Ste 103A, Indianapolis, IN 46216
11852109	+ Email/Text: bknotices@lac77.com	Aug 25 2021 23:05:00	Titanium Funds Llc, 1265 S State St, Clearfield, UT 84015-1602
11852053	Email/Text: bk@carhop.com		

District/off: 1088-2

User: admin

Page 3 of 4

Date Rcvd: Aug 25, 2021

Form ID: 318

Total Noticed: 65

		Aug 25 2021 23:04:00	Carhop Finance, Po Box 398104, Edina, MN 55439
11852112	+ Email/Text: bankruptcy@utbrs.com	Aug 25 2021 23:05:00	Utah Billing & Recover, 3480 Washington Blvd Ste, Ogden, UT 84401-4150
11852113	EDI: UTAHTAXCOMM.COM	Aug 26 2021 03:08:00	Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
11852116	EDI: COMCASTCBLCENT	Aug 26 2021 03:08:00	Xfinity, 12179 State Street, South Jordan, UT 84095
TOTAL: 32			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11852048		Adventure Way, NEED ADDRESS
11852071		Detar Hospital
11852075		Eric Broman
11852082		Intermountain Health Care, Remittance Processing, PO Box 410400, RETURNED MAIL--99999
11852088		Layton Hills Dental
11852089		Lubbock Power & Lights, NEED ADDRESS
11852102		Oleander Emergency Med Assoc P
11852110		UMC, NEED ADDRESS
cr	*+	Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389

TOTAL: 8 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Abraham O. Smoot, VII	on behalf of Creditor Recoup Asset Management LLC aosvii@gmail.com recoupassetmanagement@gmail.com
George B. Hofmann tr, IV	trustee@ck.law mparks@ck.law;tkosec@ck.law;UT16@ecfcbis.com;gbh@trustesolutions.net
KC Garner	on behalf of Joint Debtor Tiffany Rachelle Smith kc@beehivelaw.com ecfbeelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com,katy@beehivelaw.com;garnerkr72417@notify.bestcase.com
KC Garner	on behalf of Debtor Matthew Sterling Smith kc@beehivelaw.com ecfbeelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com,katy@beehivelaw.com;garnerkr72417@notify.bestcase.com

District/off: 1088-2

User: admin

Page 4 of 4

Date Rcvd: Aug 25, 2021

Form ID: 318

Total Noticed: 65

United States Trustee

USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 5